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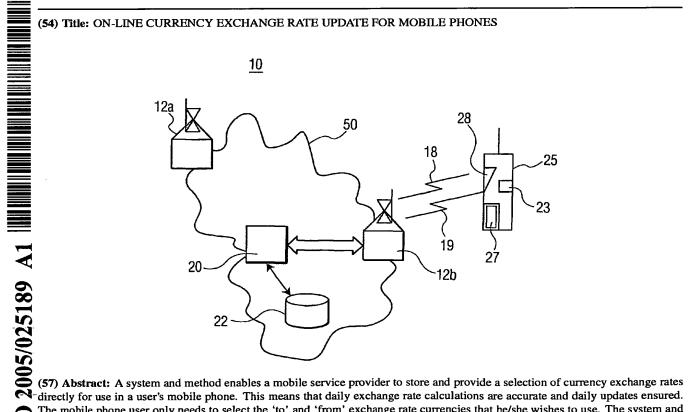
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directly for use in a user's mobile phone. This means that daily exchange rate calculations are accurate and daily updates ensured. The mobile phone user only needs to select the 'to' and 'from' exchange rate currencies that he/she wishes to use. The system and method enables downloading to the mobile phone of the specified exchange rate currencies directly from the mobile phone service provider, and further obviates the need for a separate application to be downloaded to provide this function.

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